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INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: September 29, 2009 (use as many sheets as necessary)		Application Number	10/816,496
		Filing Date	4/1/2004
		First Named Inventor	Mark Y. An
		Art Unit	3694
		Examiner Name	Trotter, Scott S.
Sheet 1 of 2	Attorney Docket Number	037607-0238	

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number Number-Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	A1	US 5,933,817	08-03-1999	Hucal	
	A2	US 5,995,947	11-30-1999	Fraser et al.	
	A3	US 2001/0027440 A1	10-04-2001	Tanaka et al.	
	A4	US 2001/0032158 A1	10-18-2001	Starkman	
	A5	US 6,456,983 B1	09-24-2002	Keyes et al.	
	A6	US 2003/0036996 A1	02-20-2003	Lazerson	
	A7	US 2003/0120566 A1	06-26-2003	Lipschutz et al.	
	A8	US 2003/0130934 A1	07-10-2003	Saunders	
	A9	US 6,684,192 B2	01-27-2004	Honarvar et al.	
	A10	US 2004/0030629 A1	02-12-2004	Freeman et al.	

UNPUBLISHED U.S. PATENT APPLICATION DOCUMENTS					
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	A11	BERKOVEK, et al., "Discrimination, Competition and Loan Performance in FHA Mortgage Lending", <u>The Review of Economics and Statistics</u> , May 1998, pp. 241-250, vol. 80, no. 2.	

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	A12	FABOZZI, F., et al., "The Handbook of Nonagency Mortgage-Backed Securities", (2000), p. 305.	
	A13	HARNEY, K., "Measures for the Borrowers Need to Know", August 25, 2001, The Washington Post, pages 1-3.	
	A14	LACOUR-LITTLE, M., et al., "Improving Parametric Mortgage Prepayment Models with Non-parametric Kernel Regression", <u>The Journal of Real Estate Research</u> , Nov/Dec 2002, pages 299-312.	
	A15	MITCHELL, K., "Interest Rate Risk at Commercial Banks: An Empirical Investigation", <u>The Financial Review</u> , August 1989, pp. 431-455, vol. 24, no. 3.	
	A16	PETERSEN, C., "An Experimental Project Approach to Biology", <u>Journal of College Science Teaching</u> , November 2000, vol. 30, no. 3, pp. 162-165.	
	A17	Presentation by Fitch Ratings entitled "RMBS Credit Enhancement Model Development and Application" presented on November 6, 2003, 97 pages.	
	A18	SCOWCROFT, J. A., et al., "Managing Interest Rate Risk is Difficult, But Oh So Necessary", <u>Bottomline</u> , Feb 1990, pages 25-29.	
	A19	"Wal-Mart's Earnings Rise 26 Percent; Results Beat Analysts' Estimates by One Cent; [Five Star Lift Edition], <u>St. Louis Post - Dispatch</u> , St. Louis, MO., August 14, 2002, p. C.17, downloaded from the Internet 5/26/2007, www.proquest.umi.com/pqdweb?index=21&sid=1&srchmode=1&vinst=PROD&fmt	

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